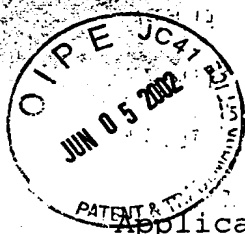


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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache
Serial No.: 09/638,943
Filing Date: August 15, 2000
For: BI-CURRENCY DEBT CONTRACT SYSTEM AND PROCEDURE

2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129

Honorable Commissioner of Patents and Trademarks
Washington, D.C. 20231
Dear Sir:

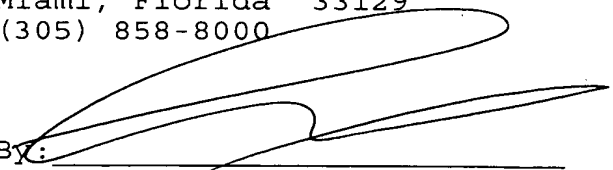
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CERTIFICATE OF MAILING

I HEREBY CERTIFY that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, this 15 day of May, 2002.

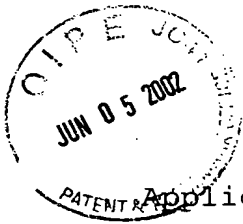
Respectfully submitted,

MALLOY & MALLOY, P.A.
2800 S.W. Third Avenue
Historic Coral Way
Miami, Florida 33129
(305) 858-8000

By: 
Peter A. Matos
Reg. No. 37,884
Date: 5/15/02

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F:\MM2000\PAT\APP\1919 Hache, Simon\1919 Second Preliminary Amendment.wpd



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May 15, 2002

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SECOND PRELIMINARY AMENDMENT

This Amendment is submitted on a preliminary basis prior to Applicant receiving any substantive Office Action on the merits of the above referenced Application.

In the specification:

Please replace the paragraph beginning at page 22, line 10, with the following rewritten paragraph:

B / --To further illustrate the advantages of the lending system of the present invention an approximate exchange rate between Dominican pesos and U.S. dollars of 16.5 to 1, will be assumed. The example will further assume a cost of borrowing at the low first interest rate of 10% of the stable currency and a second high interest rate of 22% of a local currency of a secondary economy,